

# IMPORTANT CONTACTS

## **Your First Resource for Help**

We recognize that sometimes it is handy to have all of your contact information in one place. That is why we have assembled all of the key contact data—we want plan administration to be as simple for you as possible. Use this page to find key phone numbers and web addresses.

## **Plan Sponsor Service Center**

### **Mailing Address**

Transamerica Retirement Services  
8488 Shepherd Farm Drive  
West Chester, OH  
45069

**(800) 371-5086**

### **Fax Number**

**(877) 449-4443**

### **Transamerica Retirement Services Web site**

Customized plan information,  
valuable administrative tools,  
retirement planning and  
educational tools

***www.TA-Retirement.com***

## **Participant Service Center**

### **TransDirect®**

### **Participant Voice Response System**

### **Participant Transactional Web site**

Customized account information,  
view and request copies of account statements, and  
retirement planning tools

**(800) 401-TRAN**

***www.TA-Retirement.com***

### **Email Address:**

EmployeeSolutions@Transamerica.com



# Chapter One

## Welcome to Your Plan

### Administrative Guide

#### Introduction Highlights

This chapter was specifically designed for you—the Plan Administrator. Use it to find key contact information. It contains the telephone numbers, Web site addresses, and important information you will need to handle employee inquiries with ease.

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# 1.1 OUR RETIREMENT PLAN PROGRAM

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Since its inception in 1974, ERISA (Employee Retirement Income Security Act) requirements have become increasingly complex. It is your duty, as a Plan Sponsor, to manage many important activities for your company's retirement plan. To do this, you need to develop a working knowledge of a qualified retirement plan.

Transamerica Retirement Services (TRS) is here to help you throughout the life of your plan. As part of our continuous effort to provide top-quality products and services, we have produced this Administrative Guide for your use. Your Guide provides valuable information about plan administration and walks you through the areas that are of the greatest relevance to you.

Our goal is to provide the tools that you need to manage your company's retirement plan successfully.

***"We want you to be able to manage your company's retirement plan successfully."***

## 1.2 YOUR RETIREMENT PLAN EXPERTS

Transamerica Retirement Services (TRS) is the recordkeeper for your retirement plan. We have dedicated employees to provide you with excellent plan administration and customer service in these important areas:

- **Installation**—Prepares plan and trust documents with the establishment of a new plan document, and it also assists in the routine review of existing plan documents.
- **Operations**—Processes your contribution data and other Participant transactions.
- **Compliance**—Prepares government filings and performs compliance testing.
- **Benefits**—Administers all Participant benefit payments and withdrawal requests.

In addition, we have established the following service standards for our recordkeeping and administrative services:

- Employee enrollment kits mailed within 10 business days of our receipt of the request.
- Participant statements mailed within 10 business days after quarter end.
- Participant distribution and loan requests processed within 3 business days of our receipt of the request.
- Contributions allocated or ACH requested within 1 business days of receipt of data in good order.
- Allocate takeover contributions within 10 business days of receipt of transferred assets and complete and accurate (reconciled) Participant records.
- Complete processing of Participant transactions received prior to 4 p.m. ET the same business day. Transactions received after 4 p.m. ET will be processed the next business day.
- Complete year-end compliance testing within 45 business days of receipt of complete and accurate census data.

If TRS does not meet the defined stated delivery service standard, a 10% credit of the total quarterly record keeping fee will be applied on the following invoice. Fees for these services are described in the Service Fee Schedule.

## 1.3 PLAN SPONSOR RESOURCES

### **Your Plan Sponsor Service Center**

Where do you get the information you need to manage your company's retirement plan?

Just call **866-498-4557** and select the appropriate option.

The Plan Sponsor Service Center will assist you with questions regarding:

- o Daily Valuation/Plan Balances
- o Participant Accounts
- o TransDirect® /Voice Response System
- o Year-End Testing/Compliance/5500's
- o Participant Distributions/Loans
- o Web Site Access and Support
- o Deposit Confirmations/ACH
- o Changes to Plan Documents
- o Explanation of Plan Provisions
- o IRS Regulation Concerns

**(866) 498-4557**

***Anyone answering the telephone is able to provide information regarding your plan.***

## 1.3 PLAN SPONSOR RESOURCES *Cont.*

### **Transamerica Retirement Services Web site**

Obtain information on plan features and investment choices by using the TRS Web site. It also allows you to download useful forms, request plan documents, and access our online Administrative Guide and Calendar of important plan compliance updates.

### **How do you access the Plan Sponsor site?**

It's simple. Log on to [www.TA-Retirement.com](http://www.TA-Retirement.com). You will need to enter your Username and Password. Once the General Terms of Conditions of Use are agreed to, the Plan Sponsor will be able to access relevant sponsor information:

- Installation Status**
  
- Customized Plan Information from the *Plan Information* menu:**
  - Plan Details
  - Activity Statements
  - Plan Documents
  - Plan Provisions
  - Plan Contacts
  - Service Standards
  
- Plan Funds**
  - Fund Performance
  - Investment Scorecard
  - Fund Reports
  - Add/Delete Funds
  
- Valuable Administration Tools from the *Plan Administration* menu:**
  - Add Participants
  - Payroll Contributions
  - Census Information
  - Compliance Corner
  - Administrative Guide
  - EKits
  - Participant Forms

[www.TA-Retirement.com](http://www.TA-Retirement.com)

***Access the TRS Web site for customized plan information, valuable administrative tools, and retirement planning and educational tools.***

## 1.3 PLAN SPONSOR RESOURCES *Cont.*

- Plan Reports**
  - Contribution
  - Participant
  - Distribution
  - Loan
  - Plan Level
- Resources**
  - Automatic Rollover IRA
  - 401(K) Day
  - Sponsor Spotlight
  - Participant Education
  - Newsletters
  - Webcasts
  - Participant Tools
- Personal Profile**
- Messages Center**

In order to access your account online, visit [www.TA-Retirement.com](http://www.TA-Retirement.com).

### **SponsorConnect<sup>SM</sup>**

Please contact SponsorConnect<sup>SM</sup> to assist you with the following issues:

- Service or Contract Upgrades
- Employee Education
- Re-enrollment Meetings
- Enrollment Kits
- Fund Performance
- Change or Addition of Investment Options
- SponsorConnect<sup>SM</sup> Phone Number 1-866-498-4557

### **TRS Mailing Address**

Use the following address for:

- Contribution and Rollover Checks
- Contribution Allocation Reports
- Enrollment/Change Forms
- Distribution and Loan Forms
- Participant Statements
- Plan Level Reports
- Compliance Testing
- Annual 5500 Reporting
- Plan Amendments

**(866) 498-4557**

**Transamerica Retirement Services  
8488 Shepherd Farm Drive  
West Chester, OH 45069**

## 1.3 PLAN SPONSOR RESOURCES *Cont.*

### **TRS Wiring Instructions**

Please use the following wiring instructions when sending contributions to Transamerica Financial Life Insurance Company:

**Manufacturers and Traders Trust Bank  
One M & T Plaza  
Buffalo, NY 14203**

ABA #022000046

FOR THE ACCOUNT OF:  
TRANSAMERICA LIFE INSURANCE CO.

ACCOUNT # 0970241155

Be sure to include the following information:

- CONTRACT NAME
- CONTRACT NUMBER
- ATTENTION: RETIREMENT SERVICES  
ACCOUNTING, CARLOS DAVID T-04-05

TEL NO. (213) 741-6486  
FAX NO. (213) 741-6788

### **Plan Sponsor Change Information**

We recognize that from time to time various types of changes may occur, such as address changes, personnel updates, etc. We have provided the form at the back of this guide to assist you in communicating this information to us. Please note that certain types of changes require additional documentation. These are highlighted on the form. A current authorized signatory, fiduciary, or trustee must sign the form. This form may also be found on the web site under *Plan Information* → *Plan Contacts*.



# 1.4 PARTICIPANT RESOURCES

## **Fund Performance Hotline**

Your employees can use the Fund Performance Hotline to get the most up-to-date investment performance information, as well as performance for the last 30 days, year-to-date, three months, one, five, and ten years. The hotline is available 24 hours a day, 365 days a year, and is updated as of the close of the prior business day.

## **Transamerica Retirement Services Web site**

Your employees can visit this site for streamlined asset allocation tools, fund performance, a portfolio modeler, and information on market volatility. Remember that frequently asked questions are also available on the Web site.

## **Transamerica Direct**

### **Participant Voice Response System (VRS)**

Participants can call **TransDirect**<sup>®</sup> for current account balances and to change their investment allocations. The participant must have their username and password to use the system. The voice response system is available 24 hours a day, 7 days a week. Any transactions made prior to 4:00 p.m. ET will be processed as of that business day. Transactions made after the 4:00 p.m. ET cutoff will be facilitated the next business day. When any transaction is initiated, a confirmation of that activity will be mailed to the Participant. The participant can also initiate transactions by speaking with a live representative Monday through Friday from 8:00am to 8:00 pm ET.

### **Participant Transactional Web site**

Participants can also access their personal account online. The Participant will need their username and password to access the site. Participants can contact the Participant Call Center to request help with Password Reset or to navigate on the site.

## **Phone Numbers Contract Numbers**

**(800) 665-7195    300000-309999**

**(800) 213-2334    995000-999999**

***www.TA-Retirement.com***

***(800) 401-TRAN***

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